

Documents Needed for Your Mortgage

The paperwork lenders most often ask for, so you can gather it once. Your loan may need more or fewer items.

Identity

- ☐ Government-issued photo ID for everyone on the loan
- ☐ Social Security number for each borrower
Provide it through the secure application, never by regular email.

Income (employees)

- ☐ Pay stubs covering the most recent 30 days
- ☐ W-2s for the last 2 years
- ☐ Federal tax returns, if requested
Often needed for commission, overtime, bonus, rental or other income.
- ☐ Offer letter, if you are starting a new job
- ☐ Award letters for Social Security, pension, disability or VA benefits
If they apply to you.

Assets

- ☐ Bank statements for the last 2 months
All pages, including blank ones.
- ☐ Retirement and investment account statements
If you plan to use them or count them as reserves.
- ☐ Gift letter and donor documentation
If a family member is helping with funds.
- ☐ Proof of your escrow deposit
A copy of the check or the wire confirmation, plus the statement showing it leaving your account.

Debts and history

- ☐ Explanations for recent credit inquiries or late payments, if asked
- ☐ Divorce decree or support orders, if they apply
- ☐ Bankruptcy or foreclosure paperwork, if it applies
- ☐ Rental history or landlord contact, if asked

Military and veterans

- ☐ Certificate of Eligibility (COE) or DD-214
Your loan officer can often request the COE for you.

About the home **AFTER YOU HAVE A CONTRACT**

- ☐ Fully signed purchase contract and addenda
- ☐ Homeowners insurance agent contact
- ☐ Condo or HOA contact information
The association's management company, for the questionnaire and documents.

Self-employed? Use the Self-Employed Documents checklist instead of the Income (employees) section.

Please don't email Social Security numbers or full account numbers. Ask for a secure upload link.

Notes

General information only, not a commitment to lend. Requirements vary by loan program and lender guidelines.
Questions? Call or text Brittanny at 954-990-3163.

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